

**ANNAPOLIS BANCORP, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1472257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$442	\$445	0.9%		
Loans	\$290	\$281	-3.3%		
Construction & development	\$35	\$33	-4.8%		
Closed-end 1-4 family residential	\$48	\$47	-1.0%		
Home equity	\$36	\$32	-12.1%		
Credit card	\$0	\$0			
Other consumer	\$9	\$7	-20.8%		
Commercial & Industrial	\$48	\$44	-6.8%		
Commercial real estate	\$115	\$117	1.7%		
Unused commitments	\$68	\$67	-1.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$34	-9.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$50	\$72	44.7%		
Cash & balances due	\$20	\$40	97.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$400	\$404	1.2%		
Deposits	\$351	\$353	0.6%		
Total other borrowings	\$46	\$50	7.0%		
FHLB advances	\$35	\$35	0.0%		
Equity					
Equity capital at quarter end	\$42	\$41	-2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.0%	--		
Tier 1 risk based capital ratio	12.7%	12.6%	--		
Total risk based capital ratio	13.9%	13.9%	--		
Return on equity <sup>1</sup>	6.9%	5.7%	--		
Return on assets <sup>1</sup>	0.7%	0.5%	--		
Net interest margin <sup>1</sup>	4.0%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	116.2%	62.6%	--		
Loss provision to net charge-offs (qtr)	64.8%	53.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	3.3%	0.0%	0.0%	1.3%	--
Closed-end 1-4 family residential	5.2%	6.3%	0.0%	0.2%	--
Home equity	1.2%	1.2%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.5%	1.5%	0.6%	3.2%	--
Commercial & Industrial	0.8%	10.1%	0.6%	0.0%	--
Commercial real estate	1.1%	1.8%	0.5%	0.0%	--
Total loans	2.1%	3.6%	0.3%	0.3%	--